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PATENT
Attorney Docket No.: 020967-001900US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 21, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Julie Taylor Clegg

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Balas Natarajan Kausik

Application No.: 09/437,065

Filed: November 9, 1999

For: METHOD AND SYSTEM FOR
SECURE AUTHENTICATED
PAYMENT ON A COMPUTER
NETWORK

Customer No.: 20350

Confirmation No. 7488

Examiner: Elisca, Pierre E.

Technology Center/Art Unit: 3621

AMENDMENT

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GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 24, 2003, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.